

Debtor 1 Mark H Stroh

Debtor 2 Diane J Stroh
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio
(State)

Case number 2:15-bk-50251

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association,
as Trustee of the Bungalow Series IV Trust Court claim no. (if known):
1-1

Last 4 digits of any number you use to identify the debtor's account: 4 8 7 5

Property address: 1888 Plaines Boulevard
Number Street

Powell OH 43065
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM/DD/YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 1,645.31
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 0.00
- c. **Total.** Add lines a and b. Less Unapplied Payment of \$937.02 (c) \$ 708.29

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 02/12/2022
MM/DD/YYYY

Debtor 1 Mark H Stroh
First Name Middle Name Last Name

Case number (if known) 2:15-bk-50251

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Molly Slutsky Simons
Signature

Date 2 / 28 / 2022

Print Molly Slutsky Simons
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile and Barile, Attorneys at Law

If different from the notice address listed on the proof of claim to which this response applies:

Address 394 Wards Corner Road, Suite 180
Number Street

Loveland OH 45140
City State ZIP Code

Contact phone (513) 444 - 4100

Email bankruptcy@sottileandbarile.com

Stroh					Interest Method:		Daily/	*Trustee pays Arrears and Ongoing*						
Loan					Interest Rate:		ARM	**BK Filed 01/19/2015 - Case #15-50251						
Trans Date	Days	Description	Total Pd	Amt Pd	Mo Acc Int	Cum Acc Int	Pd Interest	Principal	Escrow Bal	Escrow Disb/Pmt	Arrearage Balance	Arrearage Disb/Pmts	Suspense	Prin Bal
01/19/2015						39,639.51			(41,349.69)		0.00		0.00	138,260.77
01/19/2015	0	07/12/2011 thru 01/12/2015	58,741.62	58,741.62	0.00	39,639.51	39,639.51	19,102.11	(41,349.69)	0.00	(58741.62)	(58741.62)	0.00	119,158.66
01/19/2015	0	Escrow Claimed	0.00	0.00	0.00	0.00	0.00	0.00	(36,356.63)	4,993.06	(63734.68)	(4993.06)	0.00	119,158.66
01/19/2015	0		0.00	0.00	0.00	0.00	0.00	0.00	(36,356.63)	0.00	(63734.68)	0.00	0.00	119,158.66
05/05/2015	106	Insurance Disb	0.00	0.00	4,811.95	4,811.95	0.00	0.00	(37,642.63)	(1,286.00)	(63734.68)	0.00	0.00	119,158.66
05/12/2015	7	Rate Change to 8.125%	0.00	0.00	553.95	5,365.90	0.00	0.00	(37,642.63)	0.00	(63734.68)	0.00	0.00	119,158.66
07/28/2015	77	02/12/2015	10,595.54	1,744.41	3,542.12	8,908.02	1,744.41	0.00	(37,642.63)	0.00	(63734.68)	0.00	8,851.13	119,158.66
07/28/2015	0	03/12/2015	0.00	1,744.41	0.00	7,163.61	1,744.41	0.00	(37,642.63)	0.00	(63734.68)	0.00	7,106.72	119,158.66
07/28/2015	0	04/12/2015	0.00	1,744.41	0.00	5,419.20	1,744.41	0.00	(37,642.63)	0.00	(63734.68)	0.00	5,362.31	119,158.66
07/28/2015	0	05/12/2015	0.00	1,744.41	0.00	3,674.79	1,744.41	0.00	(37,642.63)	0.00	(63734.68)	0.00	3,617.90	119,158.66
07/28/2015	0	P&I Change to \$1,808.95	0.00	0.00	0.00	1,930.38	0.00	0.00	(37,642.63)	0.00	(63734.68)	0.00	3,617.90	119,158.66
07/28/2015	0	06/12/2015	0.00	1,808.95	0.00	1,930.38	1,808.95	0.00	(37,642.63)	0.00	(63734.68)	0.00	1,808.95	119,158.66
07/28/2015	0	07/12/2015	0.00	1,808.95	0.00	121.43	121.43	1,687.52	(37,642.63)	0.00	(63734.68)	0.00	0.00	117,471.14
08/28/2015	31	08/12/2015	1,808.95	1,808.95	921.36	921.36	921.36	887.59	(37,642.63)	0.00	(63734.68)	0.00	0.00	116,583.55
09/24/2015	27	09/12/2015	1,808.95	1,808.95	821.55	821.55	821.55	987.40	(37,642.63)	0.00	(63734.68)	0.00	0.00	115,596.15
10/29/2015	35	10/12/2015	1,808.95	1,808.95	1,005.92	1,005.92	1,005.92	803.03	(37,642.63)	0.00	(63734.68)	0.00	0.00	114,793.12
10/29/2015	0	Arrears	2,685.63	0.00	0.00	0.00	0.00	0.00	(37,642.63)	0.00	(61049.05)	2685.63	0.00	114,793.12
11/25/2015	27	Arrears	6,875.41	0.00	789.64	789.64	0.00	0.00	(37,642.63)	0.00	(54173.64)	6875.41	0.00	114,793.12
11/25/2015	0	11/12/2015	1,808.95	1,808.95	0.00	789.64	789.64	1,019.31	(37,642.63)	0.00	(54173.64)	0.00	0.00	113,773.81
11/25/2015	0	P&I Change to \$1,881.43	0.00	0.00	0.00	0.00	0.00	0.00	(37,642.63)	0.00	(54173.64)	0.00	0.00	113,773.81
12/24/2015	29	Arrears	374.57	0.00	925.93	925.93	0.00	0.00	(37,642.63)	0.00	(53799.07)	374.57	0.00	113,773.81
12/24/2015	0	12/12/2015	1,881.43	1,881.43	0.00	925.93	925.93	955.50	(37,642.63)	0.00	(53799.07)	0.00	0.00	112,818.31
01/25/2016	32	Arrears	5,477.33	0.00	955.59	955.59	0.00	0.00	(37,642.63)	0.00	(48321.74)	5477.33	0.00	112,818.31
01/25/2016	0	01/12/2016	1,881.43	1,881.43	0.00	955.59	955.59	925.84	(37,642.63)	0.00	(48321.74)	0.00	0.00	111,892.47
02/23/2016	29	Arrears	374.57	0.00	822.32	822.32	0.00	0.00	(37,642.63)	0.00	(47947.17)	374.57	0.00	111,892.47
02/23/2016	0	02/12/2016	1,881.43	1,881.43	0.00	822.32	822.32	1,059.11	(37,642.63)	0.00	(47947.17)	0.00	0.00	110,833.36
03/22/2016	28	Arrears	4,886.57	0.00	721.59	721.59	0.00	0.00	(37,642.63)	0.00	(43060.60)	4886.57	0.00	110,833.36
03/22/2016	0	03/12/2016	1,881.43	1,881.43	0.00	721.59	721.59	1,159.84	(37,642.63)	0.00	(43060.60)	0.00	0.00	109,673.52

Trans Date	Days	Description	Total Pd	Amt Pd	Mo Acc Int	Cum Acc Int	Pd Interest	Principal	Escrow Bal	Escrow Disb/Pmt	Arrearage Balance	Arrearage Disb/Pmts	Suspense	Prin Bal
04/26/2016	35	Arrears	2,630.57	0.00	954.48	954.48	0.00	0.00	(37,642.63)	0.00	(40430.03)	2630.57	0.00	109,673.52
04/26/2016	0	04/12/2016	1,881.43	1,881.43	0.00	954.48	954.48	926.95	(37,642.63)	0.00	(40430.03)	0.00	0.00	108,746.57
05/05/2016	9	Insurance Disb	0.00	0.00	351.48	351.48	0.00	0.00	(38,942.63)	(1,300.00)	(40430.03)	0.00	0.00	108,746.57
05/12/2016	7	Rate Change to 8.375%	0.00	0.00	221.50	572.98	0.00	0.00	(38,942.63)	0.00	(40430.03)	0.00	0.00	108,746.57
05/23/2016	11	05/12/2016	1,881.43	1,881.43	389.30	962.28	962.28	919.15	(38,942.63)	0.00	(40430.03)	0.00	0.00	107,827.42
05/23/2016	0	P&I Change to \$1,494.65	0.00	0.00	0.00	0.00	0.00	0.00	(38,942.63)	0.00	(40430.03)	0.00	0.00	107,827.42
05/23/2016	0	Arrears	2,630.57	0.00	0.00	0.00	0.00	0.00	(38,942.63)	0.00	(37799.46)	2630.57	0.00	107,827.42
06/27/2016	35	06/12/2016	1,494.65	1,494.65	955.14	955.14	955.14	539.51	(38,942.63)	0.00	(37799.46)	0.00	0.00	107,287.91
06/27/2016	0	Arrears	3,017.35	0.00	0.00	0.00	0.00	0.00	(38,942.63)	0.00	(34782.11)	3017.35	0.00	107,287.91
07/27/2016	30	07/12/2016	1,494.65	1,494.65	821.90	821.90	821.90	672.75	(38,942.63)	0.00	(34782.11)	0.00	0.00	106,615.16
07/27/2016	0	Arrears	2,693.35	0.00	0.00	0.00	0.00	0.00	(38,942.63)	0.00	(32088.76)	2693.35	0.00	106,615.16
08/24/2016	28	08/12/2016	1,494.65	1,494.65	750.32	750.32	750.32	744.33	(38,942.63)	0.00	(32088.76)	0.00	0.00	105,870.83
08/24/2016	0	Arrears	737.35	0.00	0.00	0.00	0.00	0.00	(38,942.63)	0.00	(31351.41)	737.35	0.00	105,870.83
09/27/2016	34	09/12/2016	1,494.65	1,494.65	925.16	925.16	925.16	569.49	(38,942.63)	0.00	(31351.41)	0.00	0.00	105,301.34
09/27/2016	0	Arrears	5,201.35	0.00	0.00	0.00	0.00	0.00	(38,942.63)	0.00	(26150.06)	5201.35	0.00	105,301.34
10/27/2016	30	10/12/2016	1,494.65	1,494.65	899.33	899.33	899.33	595.32	(38,942.63)	0.00	(26150.06)	0.00	0.00	104,706.02
10/27/2016	0	Arrears	2,969.35	0.00	0.00	0.00	0.00	0.00	(38,942.63)	0.00	(23180.71)	2969.35	0.00	104,706.02
11/29/2016	33	11/12/2016	1,494.65	1,494.65	845.07	845.07	845.07	649.58	(38,942.63)	0.00	(23180.71)	0.00	0.00	104,056.44
11/29/2016	0	P&I Change to \$1,519.20	0.00	0.00	0.00	0.00	0.00	0.00	(38,942.63)	0.00	(23180.71)	0.00	0.00	104,056.44
11/29/2016	0	Arrears	2,969.35	0.00	0.00	0.00	0.00	0.00	(38,942.63)	0.00	(20211.36)	2969.35	0.00	104,056.44
12/23/2016	24	Partial Payment	1,494.65	0.00	733.27	733.27	0.00	0.00	(38,942.63)	0.00	(20211.36)	0.00	1,494.65	104,056.44
12/23/2016	0	Arrears	2,969.35	0.00	0.00	733.27	0.00	0.00	(38,942.63)	0.00	(17242.01)	2969.35	1,494.65	104,056.44
01/24/2017	32	12/12/2016	1,494.65	1,519.20	864.03	1,597.30	1,519.20	0.00	(38,942.63)	0.00	(17242.01)	0.00	1,470.10	104,056.44
01/24/2017	0	Arrears	5,201.35	0.00	0.00	78.10	0.00	0.00	(38,942.63)	0.00	(12040.66)	5201.35	1,470.10	104,056.44
01/26/2017	2	Agreed Order added Escrow Shortage to Plan - Total of \$40,239.69	0.00	0.00	147.75	225.85	0.00	0.00	(38,942.63)	0.00	(12040.66)	0.00	1,470.10	104,056.44
02/16/2017	21	Arrears	152.86	0.00	733.90	959.75	0.00	0.00	(38,942.63)	0.00	(11887.80)	152.86	1,470.10	104,056.44
02/16/2017	0	01/12/2017	1,568.30	1,519.20	0.00	959.75	959.75	559.45	(38,942.63)	0.00	(11887.80)	0.00	1,519.20	103,496.99
02/16/2017	0	02/12/2017	0.00	1,519.20	0.00	0.00	0.00	1,519.20	(38,942.63)	0.00	(11887.80)	0.00	0.00	101,977.79
02/16/2017	0	Escrow Pmt per AO	510.84	0.00	0.00	0.00	0.00	0.00	(38,431.79)	510.84	(11887.80)	0.00	0.00	101,977.79
02/21/2017	5	Insurance Refund	317.00	0.00	450.70	450.70	0.00	0.00	(38,114.79)	317.00	(11887.80)	0.00	0.00	101,977.79
03/23/2017	30	Arrears	453.66	0.00	933.21	1,383.91	0.00	0.00	(38,114.79)	0.00	(11434.14)	453.66	0.00	101,977.79

Trans Date	Days	Description	Total Pd	Amt Pd	Mo Acc Int	Cum Acc Int	Pd Interest	Principal	Escrow Bal	Escrow Disb/Pmt	Arrearage Balance	Arrearage Disb/Pmts	Suspense	Prin Bal
03/23/2017	0	03/12/2017	1,519.20	1,519.20	0.00	1,383.91	1,383.91	135.29	(38,114.79)	0.00	(11434.14)	0.00	0.00	101,842.50
03/23/2017	0	Escrow Pmt per AO	1,516.14	0.00	0.00	0.00	0.00	0.00	(36,598.65)	1,516.14	(11434.14)	0.00	0.00	101,842.50
04/14/2017	22	Insurance Disb	0.00	0.00	833.06	833.06	0.00	0.00	(37,961.65)	(1,363.00)	(11434.14)	0.00	0.00	101,842.50
04/25/2017	11	04/12/2017	1,519.20	1,519.20	688.73	1,521.79	1,519.20	0.00	(37,961.65)	0.00	(11434.14)	0.00	0.00	101,842.50
04/25/2017	0	Arrears	678.22	0.00	0.00	2.59	0.00	0.00	(37,961.65)	0.00	(10755.92)	678.22	0.00	101,842.50
04/25/2017	0	Escrow Pmt per AO	2,266.58	0.00	0.00	2.59	0.00	0.00	(35,695.07)	2,266.58	(10755.92)	0.00	0.00	101,842.50
05/12/2017	17	Rate Change to 8.875%	0.00	0.00	599.69	602.28	0.00	0.00	(35,695.07)	0.00	(10755.92)	0.00	0.00	101,842.50
05/23/2017	11	Arrears	678.22	0.00	550.29	1,152.57	0.00	0.00	(35,695.07)	0.00	(10077.70)	678.22	0.00	101,842.50
05/23/2017	0	Escrow Pmt per AO	2,266.58	0.00	0.00	1,152.57	0.00	0.00	(33,428.49)	2,266.58	(10077.70)	0.00	0.00	101,842.50
05/23/2017	0	05/12/2017	1,519.20	1,519.20	0.00	1,152.57	1,152.57	366.63	(33,428.49)	0.00	(10077.70)	0.00	0.00	101,475.87
05/23/2017	0	P&I Change to \$1,671.27	0.00	0.00	0.00	0.00	0.00	0.00	(33,428.49)	0.00	(10077.70)	0.00	0.00	101,475.87
06/26/2017	34	Escrow Pmt per AO	2,266.59	0.00	1,050.31	1,050.31	0.00	0.00	(31,161.90)	2,266.59	(10077.70)	0.00	0.00	101,475.87
07/21/2017	25	Partial Payment	1,519.20	0.00	998.37	2,048.68	0.00	0.00	(31,161.90)	0.00	(10077.70)	0.00	1,519.20	101,475.87
07/21/2017	0	Arrears	678.21	0.00	0.00	2,048.68	0.00	0.00	(31,161.90)	0.00	(9399.49)	678.21	1,519.20	101,475.87
07/25/2017	4	06/12/2017	1,519.20	1,671.27	228.99	2,277.67	1,671.27	0.00	(31,161.90)	0.00	(9399.49)	0.00	1,367.13	101,475.87
07/25/2017	0	Arrears	678.22	0.00	0.00	606.40	0.00	0.00	(31,161.90)	0.00	(8721.27)	678.22	1,367.13	101,475.87
07/25/2017	0	Escrow Pmt per AO	2,266.58	0.00	0.00	606.40	0.00	0.00	(28,895.31)	2,266.59	(8721.27)	0.00	1,367.12	101,475.87
08/28/2017	34	07/12/2017	1,519.20	1,671.27	987.51	1,593.91	1,593.91	77.36	(28,895.31)	0.00	(8721.27)	0.00	1,215.05	101,398.51
08/28/2017	0	Arrears	1,706.32	0.00	0.00	0.00	0.00	0.00	(28,895.31)	0.00	(7014.95)	1706.32	1,215.05	101,398.51
08/28/2017	0	Escrow Pmt per AO	5,702.48	0.00	0.00	0.00	0.00	0.00	(23,192.83)	5,702.48	(7014.95)	0.00	1,215.05	101,398.51
09/21/2017	24	PPFN Filed for Insurance Disb	0.00	0.00	720.88	720.88	0.00	0.00	(23,192.83)	0.00	(7014.95)	0.00	1,215.05	101,398.51
09/25/2017	4	08/12/2017	1,519.20	1,671.27	220.93	941.81	941.81	729.46	(23,192.83)	0.00	(7014.95)	0.00	1,062.98	100,669.05
09/25/2017	0	Arrears	164.16	0.00	0.00	0.00	0.00	0.00	(23,192.83)	0.00	(6850.79)	164.16	1,062.98	100,669.05
09/25/2017	0	Escrow Pmt per AO	548.64	0.00	0.00	0.00	0.00	0.00	(22,544.19)	648.64	(6850.79)	0.00	962.98	100,669.05
10/27/2017	32	PPFN Pmt to Escrow	122.36	0.00	899.38	899.38	0.00	0.00	(22,421.83)	122.36	(6850.79)	0.00	962.98	100,669.05
10/27/2017	0	Arrears	615.01	0.00	0.00	899.38	0.00	0.00	(22,421.83)	0.00	(6235.78)	615.01	962.98	100,669.05
10/27/2017	0	09/12/2017	1,671.27	1,671.27	0.00	899.38	899.38	771.89	(22,421.83)	0.00	(6235.78)	0.00	962.98	99,897.16
10/27/2017	0	Escrow Pmt per AO	2,055.36	0.00	0.00	0.00	0.00	0.00	(20,366.47)	2,055.36	(6235.78)	0.00	962.98	99,897.16
11/12/2017	16	Rate Change to 9.125%	0.00	0.00	755.32	755.32	0.00	0.00	(20,366.47)	0.00	(6235.78)	0.00	962.98	99,897.16
11/21/2017	9	10/12/2017	1,671.27	1,671.27	452.07	1,207.39	1,207.39	463.88	(20,366.47)	0.00	(6235.78)	0.00	962.98	99,433.28
11/21/2017		Arrears	615.01	0.00	0.00	0.00	0.00	0.00	(20,366.47)	0.00	(5620.77)	615.01	962.98	99,433.28
11/21/2017		Escrow Pmt per AO	2,055.36	0.00	0.00	0.00	0.00	0.00	(18,311.11)	2,055.36	(5620.77)	0.00	962.98	99,433.28

Trans Date	Days	Description	Total Pd	Amt Pd	Mo Acc Int	Cum Acc Int	Pd Interest	Principal	Escrow Bal	Escrow Disb/Pmt	Arrearage Balance	Arrearage Disb/Pmts	Suspense	Prin Bal
11/21/2017		PPFN Pmt to Escrow	122.36	0.00	0.00	0.00	0.00	0.00	(18,188.75)	122.36	(5620.77)	0.00	962.98	99,433.28
12/29/2017	38	11/12/2017	1,806.49	1,671.27	1,189.32	1,189.32	1,189.32	481.95	(18,188.75)	0.00	(5620.77)	0.00	1,098.20	98,951.33
12/29/2017	0	P&I Change to \$1,806.49	0.00	0.00	0.00	0.00	0.00	0.00	(18,188.75)	0.00	(5620.77)	0.00	1,098.20	98,951.33
12/29/2017	0	Arrears	585.23	0.00	0.00	0.00	0.00	0.00	(18,188.75)	0.00	(5035.54)	585.23	1,098.20	98,951.33
12/29/2017	0	Escrow Pmt per AO	1,955.84	0.00	0.00	0.00	0.00	0.00	(16,232.91)	1,955.84	(5035.54)	0.00	1,098.20	98,951.33
12/29/2017	0	PPFN Pmt to Escrow	116.44	0.00	0.00	0.00	0.00	0.00	(16,116.47)	116.44	(5035.54)	0.00	1,098.20	98,951.33
01/22/2018	24	12/12/2017	1,806.49	1,806.49	821.71	821.71	821.71	984.78	(16,116.47)	0.00	(5035.54)	0.00	1,098.20	97,966.55
01/22/2018	0	Arrears	585.23	0.00	0.00	0.00	0.00	0.00	(16,116.47)	0.00	(4450.31)	585.23	1,098.20	97,966.55
01/22/2018	0	Escrow Pmt per AO	1,955.84	0.00	0.00	0.00	0.00	0.00	(14,160.63)	1,955.84	(4450.31)	0.00	1,098.20	97,966.55
01/22/2018	0	PPFN Pmt to Escrow	116.43	0.00	0.00	0.00	0.00	0.00	(14,044.20)	116.43	(4450.31)	0.00	1,098.20	97,966.55
02/05/2018	14	Insurance Disb	0.00	0.00	550.28	550.28	0.00	0.00	(15,421.20)	(1,377.00)	(4450.31)	0.00	1,098.20	97,966.55
02/27/2018	22	01/12/2018	1,806.49	1,806.49	899.02	1,449.30	1,449.30	357.19	(15,421.20)	0.00	(4450.31)	0.00	1,098.20	97,609.36
02/27/2018	0	Arrears	1,076.76	0.00	0.00	0.00	0.00	0.00	(15,421.20)	0.00	(3373.55)	1076.76	1,098.20	97,609.36
02/27/2018	0	PPFN Pmt to Escrow	214.23	0.00	0.00	0.00	0.00	0.00	(15,206.97)	214.23	(3373.55)	0.00	1,098.20	97,609.36
02/27/2018	0	Escrow Pmt per AO	3,598.53	0.00	0.00	0.00	0.00	0.00	(11,608.44)	3,598.53	(3373.55)	0.00	1,098.20	97,609.36
03/26/2018	27	02/12/2018	1,806.49	1,806.49	889.78	889.78	889.78	916.71	(11,608.44)	0.00	(3373.55)	0.00	1,098.20	96,692.65
03/26/2018	0	Arrears	585.23	0.00	0.00	0.00	0.00	0.00	(11,608.44)	0.00	(2788.32)	585.23	1,098.20	96,692.65
03/26/2018	0	Escrow Pmt per AO	1,955.84	0.00	0.00	0.00	0.00	0.00	(9,652.60)	1,955.84	(2788.32)	0.00	1,098.20	96,692.65
03/26/2018	0	PPFN Pmt to Escrow	116.43	0.00	0.00	0.00	0.00	0.00	(9,536.17)	116.43	(2788.32)	0.00	1,098.20	96,692.65
04/09/2018	14	Insurance Disb	0.00	0.00	520.78	520.78	0.00	0.00	(12,276.17)	(2,740.00)	(2788.32)	0.00	1,098.20	96,692.65
04/23/2018	14	03/12/2018	1,806.49	1,806.49	655.56	1,176.34	1,176.34	630.15	(12,276.17)	0.00	(2788.32)	0.00	1,098.20	96,062.50
04/23/2018	0	Arrears	585.24	0.00	0.00	0.00	0.00	0.00	(12,276.17)	0.00	(2203.08)	585.24	1,098.20	96,062.50
04/23/2018	0	Escrow Pmt per AO	1,955.85	0.00	0.00	0.00	0.00	0.00	(10,320.32)	1,955.85	(2203.08)	0.00	1,098.20	96,062.50
04/23/2018	0	PPFN Pmt to Escrow	116.44	0.00	0.00	0.00	0.00	0.00	(10,203.88)	116.44	(2203.08)	0.00	1,098.20	96,062.50
05/12/2018	19	Rate Change to 9.375%	0.00	0.00	780.21	780.21	0.00	0.00	(10,203.88)	0.00	(2203.08)	0.00	1,098.20	96,062.50
05/21/2018	9	04/12/2018	1,806.49	1,806.49	489.77	1,269.98	1,269.98	536.51	(10,203.88)	0.00	(2203.08)	0.00	1,098.20	95,525.99
05/21/2018	0	Arrears	585.23	0.00	0.00	0.00	0.00	0.00	(10,203.88)	0.00	(1617.85)	585.23	1,098.20	95,525.99
05/21/2018	0	PPFN Pmt to Escrow	116.43	0.00	0.00	0.00	0.00	0.00	(10,087.45)	116.43	(1617.85)	0.00	1,098.20	95,525.99
05/21/2018	0	Escrow Pmt per AO	1,955.83	0.00	0.00	0.00	0.00	0.00	(8,131.62)	1,955.83	(1617.85)	0.00	1,098.20	95,525.99
06/26/2018	36	05/12/2018	1,930.36	1,806.49	999.73	999.73	999.73	806.76	(8,131.62)	0.00	(1617.85)	0.00	1,222.07	94,719.23
06/26/2018	0	P&I Change to \$1,930.36	0.00	0.00	0.00	0.00	0.00	0.00	(8,131.62)	0.00	(1617.85)	0.00	1,222.07	94,719.23
06/26/2018	0	PPFN Pmt to Escrow	111.01	0.00	0.00	0.00	0.00	0.00	(8,020.61)	111.01	(1617.85)	0.00	1,222.07	94,719.23

Trans Date	Days	Description	Total Pd	Amt Pd	Mo Acc Int	Cum Acc Int	Pd Interest	Principal	Escrow Bal	Escrow Disb/Pmt	Arrearage Balance	Arrearage Disb/Pmts	Suspense	Prin Bal
06/26/2018	0	Escrow Pmt per AO	1,864.68	0.00	0.00	0.00	0.00	0.00	(6,155.93)	1,864.68	(1617.85)	0.00	1,222.07	94,719.23
06/26/2018	0	Arrears	557.96	0.00	0.00	0.00	0.00	0.00	(6,155.93)	0.00	(1059.89)	557.96	1,222.07	94,719.23
07/26/2018	30	Arrears	573.81	0.00	933.15	933.15	0.00	0.00	(6,155.93)	0.00	(486.08)	573.81	1,222.07	94,719.23
07/26/2018	0	06/12/2018	1,930.36	1,930.36	0.00	933.15	933.15	997.21	(6,155.93)	0.00	(486.08)	0.00	1,222.07	93,722.02
07/26/2018	0	Escrow Pmt per AO	1,917.67	0.00	0.00	0.00	0.00	0.00	(4,238.26)	1,917.67	(486.08)	0.00	1,222.07	93,722.02
07/26/2018	0	PPFN Pmt to Escrow	114.16	0.00	0.00	0.00	0.00	0.00	(4,124.10)	114.16	(486.08)	0.00	1,222.07	93,722.02
08/21/2018	26	PPFN Pmt to Escrow	96.71	0.00	850.96	850.96	0.00	0.00	(4,027.39)	96.71	(486.08)	0.00	1,222.07	93,722.02
08/22/2018	1	Arrears	486.08	0.00	124.07	975.03	0.00	0.00	(4,027.39)	0.00	(0.00)	486.08	1,222.07	93,722.02
08/22/2018	0	07/12/2018	1,930.36	1,930.36	0.00	975.03	975.03	955.33	(4,027.39)	0.00	(0.00)	0.00	1,222.07	92,766.69
08/22/2018	0	Escrow Pmt per AO	1,624.46	0.00	0.00	0.00	0.00	0.00	(2,402.93)	1,624.46	(0.00)	0.00	1,222.07	92,766.69
09/27/2018	36	08/12/2018	1,930.36	1,930.36	1,033.73	1,033.73	1,033.73	896.63	(2,402.93)	0.00	(0.00)	0.00	1,222.07	91,870.06
10/23/2018	26	09/12/2018	1,930.36	1,930.36	855.15	855.15	855.15	1,075.21	(2,402.93)	0.00	(0.00)	0.00	1,222.07	90,794.85
11/12/2018	20	Rate Change to 10.125%	0.00	0.00	728.71	728.71	0.00	0.00	(2,402.93)	0.00	(0.00)	0.00	1,222.07	90,794.85
11/27/2018	15	10/12/2018	1,930.36	1,930.36	512.50	1,241.21	1,241.21	689.15	(2,402.93)	0.00	(0.00)	0.00	1,222.07	90,105.70
12/24/2018	27	11/12/2018	2,041.20	1,930.36	988.14	988.14	988.14	942.22	(2,402.93)	0.00	(0.00)	0.00	1,332.91	89,163.48
12/24/2018	0	P&I Change to \$2,041.20	0.00	0.00	0.00	0.00	0.00	0.00	(2,402.93)	0.00	(0.00)	0.00	1,332.91	89,163.48
01/23/2019	30	12/12/2018	2,041.20	2,041.20	916.21	916.21	916.21	1,124.99	(2,402.93)	0.00	(0.00)	0.00	1,332.91	88,038.49
02/04/2019	12	Insurance Disb	0.00	0.00	393.06	393.06	0.00	0.00	(4,019.93)	(1,617.00)	(0.00)	0.00	1,332.91	88,038.49
02/13/2019	9	PPFN Filed for Insurance Disb	0.00	0.00	319.79	712.85	0.00	0.00	(4,019.93)	0.00	(0.00)	0.00	1,332.91	88,038.49
02/26/2019	13	01/12/2019	2,041.20	2,041.20	605.94	1,318.79	1,318.79	722.41	(4,019.93)	0.00	(0.00)	0.00	1,332.91	87,316.08
03/29/2019	31	02/12/2019	2,041.20	2,041.20	820.86	820.86	820.86	1,220.34	(4,019.93)	0.00	(0.00)	0.00	1,332.91	86,095.74
03/29/2019	0	PPFN Pmt to Escrow	1,617.00	0.00	0.00	0.00	0.00	0.00	(2,402.93)	1,617.00	(0.00)	0.00	1,332.91	86,095.74
04/29/2019	31	03/12/2019	2,041.20	2,041.20	909.24	909.24	909.24	1,131.96	(2,402.93)	0.00	(0.00)	0.00	1,332.91	84,963.78
05/12/2019	13	Rate Change to 10.375%	0.00	0.00	500.21	500.21	0.00	0.00	(2,402.93)	0.00	(0.00)	0.00	1,332.91	84,963.78
05/23/2019	11	04/12/2019	2,041.20	2,041.20	454.03	954.24	954.24	1,086.96	(2,402.93)	0.00	(0.00)	0.00	1,332.91	83,876.82
06/28/2019	36	05/12/2019	2,052.05	2,041.20	918.19	918.19	918.19	1,123.01	(2,402.93)	0.00	(0.00)	0.00	1,343.76	82,753.81
06/28/2019	0	P&I Change to \$2,052.05	0.00	0.00	0.00	0.00	0.00	0.00	(2,402.93)	0.00	(0.00)	0.00	1,343.76	82,753.81
07/29/2019	31	06/12/2019	2,052.05	2,052.05	894.66	894.66	894.66	1,157.39	(2,402.93)	0.00	(0.00)	0.00	1,343.76	81,596.42
08/31/2019	33	07/12/2019	2,052.05	2,052.05	927.68	927.68	927.68	1,124.37	(2,402.93)	0.00	(0.00)	0.00	1,343.76	80,472.05
09/25/2019	25	08/12/2019	2,052.05	2,052.05	742.57	742.57	742.57	1,309.48	(2,402.93)	0.00	(0.00)	0.00	1,343.76	79,162.57
10/30/2019	35	09/12/2019	2,052.05	2,052.05	945.87	945.87	945.87	1,106.18	(2,402.93)	0.00	(0.00)	0.00	1,343.76	78,056.39
11/12/2019	13	Rate Change to 10.125%	0.00	0.00	465.61	465.61	0.00	0.00	(2,402.93)	0.00	(0.00)	0.00	1,343.76	78,056.39

Trans Date	Days	Description	Total Pd	Amt Pd	Mo Acc Int	Cum Acc Int	Pd Interest	Principal	Escrow Bal	Escrow Disb/Pmt	Arrearage Balance	Arrearage Disb/Pmts	Suspense	Prin Bal
11/30/2019	18	10/12/2019	2,052.05	2,052.05	468.18	933.79	933.79	1,118.26	(2,402.93)	0.00	(0.00)	0.00	1,343.76	76,938.13
12/27/2019	27	11/12/2019	2,038.33	2,052.05	676.25	676.25	676.25	1,375.80	(2,402.93)	0.00	(0.00)	0.00	1,330.04	75,562.33
12/27/2019	0	P&I Change to \$2,038.33	0.00	0.00	0.00	0.00	0.00	0.00	(2,402.93)	0.00	(0.00)	0.00	1,330.04	75,562.33
01/22/2020	26	12/12/2019	2,038.33	2,038.33	544.00	544.00	544.00	1,494.33	(2,402.93)	0.00	(0.00)	0.00	1,330.04	74,068.00
02/05/2020	14	Insurance Disb	0.00	0.00	545.36	545.36	0.00	0.00	(4,042.93)	(1,640.00)	(0.00)	0.00	1,330.04	74,068.00
02/24/2020	19	01/12/2020	2,038.33	2,038.33	490.68	1,036.04	1,036.04	1,002.29	(4,042.93)	0.00	(0.00)	0.00	1,330.04	73,065.71
03/05/2020	10	PPFN Filed for Insurance Disb	0.00	0.00	302.68	302.68	0.00	0.00	(4,042.93)	0.00	(0.00)	0.00	1,330.04	73,065.71
03/26/2020	21	02/12/2020	2,038.33	2,038.33	497.62	800.30	800.30	1,238.03	(4,042.93)	0.00	(0.00)	0.00	1,330.04	71,827.68
04/20/2020	25	03/12/2020	1,654.98	2,038.33	663.99	663.99	663.99	1,374.34	(4,042.93)	0.00	(0.00)	0.00	946.69	70,453.34
04/23/2020	3	Insurance Refund	2,402.93	0.00	204.45	204.45	0.00	0.00	(1,640.00)	2,402.93	(0.00)	0.00	946.69	70,453.34
05/04/2020	11	Loan Transferred to SN	0.00	0.00	314.98	519.43	0.00	0.00	(1,640.00)	0.00	(0.00)	0.00	946.69	70,453.34
05/12/2020	8	Rate Change to 9.625%	0.00	0.00	248.63	768.06	0.00	0.00	(1,640.00)	0.00	(0.00)	0.00	946.69	70,453.34
05/19/2020	7	PPFN Pmt to Escrow	181.72	0.00	230.05	998.11	0.00	0.00	(1,458.28)	181.72	(0.00)	0.00	946.69	70,453.34
05/29/2020	10	04/12/2020	2,421.68	2,038.33	372.54	1,370.65	1,370.65	667.68	(1,458.28)	0.00	(0.00)	0.00	1,330.04	69,785.66
06/29/2020	31	05/12/2020	2,017.66	2,038.33	725.04	725.04	725.04	1,313.29	(1,458.28)	0.00	(0.00)	0.00	1,309.37	68,472.37
06/29/2020	0	P&I Change to \$2,017.66	0.00	0.00	0.00	0.00	0.00	0.00	(1,458.28)	0.00	(0.00)	0.00	1,309.37	68,472.37
06/29/2020	0	PPFN Pmt to Escrow	1,458.28	0.00	0.00	0.00	0.00	0.00	0.00	1,458.28	(0.00)	0.00	1,309.37	68,472.37
08/05/2020	37	FPI	0.00	0.00	812.88	812.88	0.00	0.00	(212.59)	(212.59)	(0.00)	0.00	1,309.37	68,472.37
08/27/2020	22	06/12/2020	4,035.32	2,017.66	646.61	1,459.49	1,459.49	558.17	(212.59)	0.00	(0.00)	0.00	3,327.03	67,914.20
08/27/2020	0	07/12/2020	0.00	2,017.66	0.00	0.00	0.00	2,017.66	(212.59)	0.00	(0.00)	0.00	1,309.37	65,896.54
09/03/2020	7	FPI	0.00	0.00	212.41	212.41	0.00	0.00	(278.76)	(66.17)	(0.00)	0.00	1,309.37	65,896.54
09/25/2020	22	Partial Payment	20.98	0.00	482.29	694.70	0.00	0.00	(278.76)	0.00	(0.00)	0.00	1,330.35	65,896.54
10/01/2020	6	FPI	0.00	0.00	204.26	898.96	0.00	0.00	(344.93)	(66.17)	(0.00)	0.00	1,330.35	65,896.54
10/31/2020	30	08/12/2020	4,014.34	2,017.66	674.32	1,573.28	1,573.28	444.38	(344.93)	0.00	(0.00)	0.00	3,327.03	65,452.16
10/31/2020	0	09/12/2020	0.00	2,017.66	0.00	0.00	0.00	2,017.66	(344.93)	0.00	(0.00)	0.00	1,309.37	63,434.50
11/05/2020	5	FPI	0.00	0.00	183.64	183.64	0.00	0.00	(408.69)	(63.76)	(0.00)	0.00	1,309.37	63,434.50
11/12/2020	7	Rate Change to 8.625%	0.00	0.00	204.93	388.57	0.00	0.00	(408.69)	0.00	(0.00)	0.00	1,309.37	63,434.50
11/27/2020	15	10/12/2020	2,017.66	2,017.66	302.21	690.78	690.78	1,326.88	(408.69)	0.00	(0.00)	0.00	1,309.37	62,107.62
12/04/2020	7	FPI	0.00	0.00	102.73	102.73	0.00	0.00	(471.15)	(62.46)	(0.00)	0.00	1,309.37	62,107.62
01/06/2021	33	FPI	0.00	0.00	432.81	535.54	0.00	0.00	(533.61)	(62.46)	(0.00)	0.00	1,309.37	62,107.62
01/28/2021	22	11/12/2020	2,160.00	2,017.66	388.54	924.08	924.08	1,093.58	(533.61)	0.00	(0.00)	0.00	1,451.71	61,014.04
01/28/2021	0	P&I Change to \$1,554.91	0.00	0.00	0.00	0.00	0.00	0.00	(533.61)	0.00	(0.00)	0.00	1,451.71	61,014.04

Trans Date	Days	Description	Total Pd	Amt Pd	Mo Acc Int	Cum Acc Int	Pd Interest	Principal	Escrow Bal	Escrow Disb/Pmt	Arrearage Balance	Arrearage Disb/Pmts	Suspense	Prin Bal
02/03/2021	6	FPI	0.00	0.00	86.51	86.51	0.00	0.00	(595.27)	(61.66)	(0.00)	0.00	1,451.71	61,014.04
03/05/2021	30	FPI	0.00	0.00	485.64	572.15	0.00	0.00	(656.93)	(61.66)	(0.00)	0.00	1,451.71	61,014.04
03/25/2021	20	12/12/2020	2,160.00	1,554.91	357.09	929.24	929.24	625.67	(656.93)	0.00	(0.00)	0.00	2,056.80	60,388.37
03/25/2021	0	01/12/2021	0.00	1,554.91	0.00	0.00	0.00	1,554.91	(656.93)	0.00	(0.00)	0.00	501.89	58,833.46
04/02/2021	8	FPI	0.00	0.00	111.22	111.22	0.00	0.00	(715.89)	(58.96)	(0.00)	0.00	501.89	58,833.46
05/03/2021	31	FPI	0.00	0.00	482.45	593.67	0.00	0.00	(774.85)	(58.96)	(0.00)	0.00	501.89	58,833.46
05/04/2021	1	02/12/2021	3,454.55	1,554.91	13.90	607.57	607.57	947.34	(774.85)	0.00	(0.00)	0.00	2,401.53	57,886.12
05/04/2021	0	03/12/2021	0.00	1,554.91	0.00	0.00	0.00	1,554.91	(774.85)	0.00	(0.00)	0.00	846.62	56,331.21
05/12/2021	8	Rate Change to 7.625%	0.00	0.00	94.14	94.14	0.00	0.00	(774.85)	0.00	(0.00)	0.00	846.62	56,331.21
05/27/2021	15	04/12/2021	1,554.91	1,554.91	176.52	270.66	270.66	1,284.25	(774.85)	0.00	(0.00)	0.00	846.62	55,046.96
06/01/2021	5	FPI	0.00	0.00	57.50	57.50	0.00	0.00	(831.20)	(56.35)	(0.00)	0.00	846.62	55,046.96
07/08/2021	37	FPI	0.00	0.00	425.48	482.98	0.00	0.00	(887.55)	(56.35)	(0.00)	0.00	846.62	55,046.96
07/21/2021	13	05/12/2021	2,942.70	1,554.91	149.49	632.47	632.47	922.44	(887.55)	0.00	(0.00)	0.00	2,234.41	54,124.53
07/21/2021	0	P&I Change to \$1,471.35	0.00	0.00	0.00	0.00	0.00	0.00	(887.55)	0.00	(0.00)	0.00	2,234.41	54,124.53
07/21/2021	0	06/12/2021	0.00	1,471.35	0.00	0.00	0.00	1,471.35	(887.55)	0.00	(0.00)	0.00	763.06	52,653.18
08/02/2021	12	FPI	0.00	0.00	131.99	131.99	0.00	0.00	(942.77)	(55.22)	(0.00)	0.00	763.06	52,653.18
08/24/2021	22	07/12/2021	1,471.35	1,471.35	241.99	373.98	373.98	1,097.37	(942.77)	0.00	(0.00)	0.00	763.06	51,555.81
09/01/2021	8	FPI	0.00	0.00	86.16	86.16	0.00	0.00	(996.66)	(53.89)	(0.00)	0.00	763.06	51,555.81
09/21/2021	20	08/12/2021	1,471.35	1,471.35	215.40	301.57	301.57	1,169.78	(996.66)	0.00	(0.00)	0.00	763.06	50,386.02
10/01/2021	10	FPI	0.00	0.00	105.26	105.26	0.00	0.00	(1,049.12)	(52.46)	(0.00)	0.00	763.06	50,386.02
10/26/2021	25	09/12/2021	1,471.35	1,471.35	263.15	368.40	368.40	1,102.95	(1,049.12)	0.00	(0.00)	0.00	763.06	49,283.08
11/01/2021	6	FPI	0.00	0.00	61.77	61.77	0.00	0.00	(1,100.62)	(51.50)	(0.00)	0.00	763.06	49,283.08
11/10/2021	9	DUE FOR 10/12/2021	0.00	0.00	92.66	154.43	0.00	0.00	(1,100.62)	0.00	(0.00)	0.00	763.06	49,283.08
11/12/2021	2	Rate Change to 6.625%	0.00	0.00	17.89	172.32	0.00	0.00	(1,100.62)	0.00	(0.00)	0.00	763.06	49,283.08
11/23/2021	11	Partial Payment	6.76	0.00	98.40	270.72	0.00	0.00	(1,100.62)	0.00	(0.00)	0.00	769.82	49,283.08
12/01/2021	8	FPI	0.00	0.00	71.56	342.28	0.00	0.00	(1,143.20)	(42.58)	(0.00)	0.00	769.82	49,283.08
12/21/2021	20	10/12/2021	3,109.90	1,471.35	178.90	506.53	506.53	964.82	(1,143.20)	0.00	(0.00)	0.00	2,408.37	48,318.26
12/21/2021	0	11/12/2021	0.00	1,471.35	0.00	0.00	0.00	1,471.35	(1,143.20)	0.00	(0.00)	0.00	937.02	46,846.91
12/21/2021	0	P&I Change to \$1,561.81	0.00	0.00	0.00	0.00	0.00	0.00	(1,143.20)	0.00	(0.00)	0.00	937.02	46,846.91
01/04/2022	14	FPI	0.00	0.00	119.04	119.04	0.00	0.00	(1,183.68)	(40.48)	(0.00)	0.00	937.02	46,846.91
01/27/2022	23	12/12/2021	1,645.31	1,561.81	195.57	304.92	304.92	1,256.89	(1,100.18)	83.50	(0.00)	0.00	937.02	45,590.02
02/02/2022	6	FPI	0.00	0.00	58.03	58.03	0.00	0.00	(1,139.57)	(39.39)	(0.00)	0.00	937.02	45,590.02

Trans Date	Days	Description	Total Pd	Amt Pd	Mo Acc Int	Cum Acc Int	Pd Interest	Principal	Escrow Bal	Escrow Disb/Pmt	Arrearage Balance	Arrearage Disb/Pmts	Suspense	Prin Bal
02/16/2022	14	01/12/2022	1,645.31	1,561.81	115.85	173.88	173.88	1,387.93	(1,056.07)	83.50	(0.00)	0.00	937.02	44,202.09
02/25/2022	9	DUE FOR 02/12/2022	0.00	0.00	120.30	120.30	0.00	0.00	(1,056.07)	0.00	(0.00)	0.00	937.02	44,202.09

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
COLUMBUS DIVISION**

In Re:

Case No. 2:15-bk-50251

Mark H Stroh
Diane J Stroh

Chapter 13

Debtors.

Judge Mina Nami Khorrami

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing Response to Notice of Final Cure Payment was served **electronically** on February 28, 2022 through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

And by **first class mail** on February 28, 2022 addressed to:

Mark H Stroh, Debtor
1888 Plains Blvd
Powell, OH 43065

Diane J Stroh, Debtor
1888 Plains Blvd
Powell, OH 43065

Respectfully Submitted,

/s/ Molly Slutsky Simons

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